

Proposed NU Business Name: **ZIHAD GARMETNS**



Project identification and prepared by: Ebadat Hossain,
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ATIQR RAHMAN
Age	:	21-04-1981 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Delduar, P.O: Delduar, P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. AKLIMA KHATUN
(iii) Father's name	:	ABDUL AZIZ
(iv) GB member's info	:	Branch: Delduar, Centre # 74(Female), Member ID: 6848, Group No: 04 Member since: 29-11-2004 (11 Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 3,00,000 Outstanding loan: BDT 1,35,000
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-514501
Brother Contact No.	:	01710-174310
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AKLIMA KHATUN joined Grameen Bank since 11 years ago . At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ZIHAD GARMETNS
Location	:	Delduar Sadar, Tangail.
Total Investment in BDT	:	BDT 3,67,000
Financing	:	Self BDT 2,17,000(from existing business) 59% Required Investment BDT 1,50,000(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪ Producer of Frock, Shirt, Floor touch dress, Kironmala dress, T-shirt etc.▪ Average 25% gain on sales.▪ The business is operating by entrepreneur. Existing four artisans.▪ After getting equity fund two artisans will be appointed.▪ The entrepreneur is owner of the shop.▪ Collects goods from Sadarghat, Dhaka.▪ Agreed grace period is 4 months.

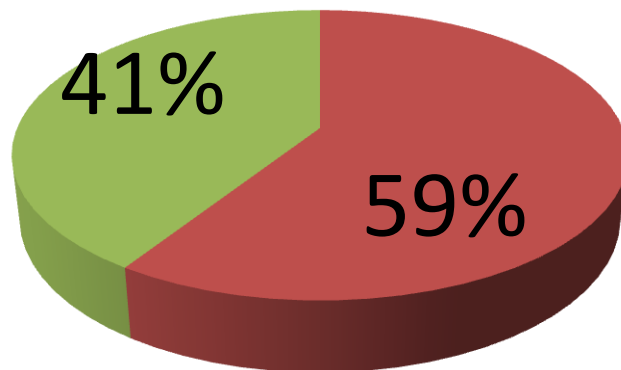
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Dress	200,000	2,400,000
Total Sales (A)	200,000	2,400,000
Less. Variable Expense		
Cloth	150,000	1,800,000
Total variable Expense (B)	150,000	1,800,000
Contribution Margin (CM) [C=(A-B)]	50,000	600,000
Less. Fixed Expense		
Electricity bill	1,500	18,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Salary (Staff)	31,000	372,000
Entertainment	500	6,000
Transportation	3,000	36,000
Total fixed Cost (D)	41,300	495,600
Net Profit (E) [C-D]	8,700	104,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Frock (120pcs x 350)	42,000	-	42,000
Shirt (70pcs x 300)	21,000	-	21,000
Floor touch dress (200pcs x 120)	24,000	-	24,000
Kiron Mala dress (50 x 800)	40,000	-	40,000
T-Shirt (400 x 100)	40,000	-	40,000
Sewing Machine (5 x 10,000)	50,000	-	50,000
T-shirt (cloth)	-	80,000	80,000
Ladies cloth	-	60,000	60,000
Thread	-	10,000	10,000
Total	2,17,000	1,50,000	3,67,000

Source of Finance



- Entrepreneur's Contribution 217,000
- Investor's Investment 150,000
- Total 367,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Dress	275,000	3,300,000	3,465,000	3,638,250
Total Sales (A)	275,000	3,300,000	3,465,000	3,638,250
Less. Variable Expense				
Cloth	206,250	2,475,000	2,598,750	2,728,688
Total variable Expense (B)	206,250	2,475,000	2,598,750	2,728,688
Contribution Margin (CM) [C=(A-B)]	68,750	825,000	866,250	909,563
Less. Fixed Expense				
Electricity bill	2,000	24,000	24,000	24,000
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Salary (Staff)	41,000	492,000	492,000	492,000
Entertainment	500	6,000	7,000	8,000
Transportation	4,000	48,000	48,000	48,000
Non Cashi Item				
Depreciation	833	10,000	10,000	10,000
Total Fixed Cost	53,633	643,600	645,000	646,500
Net Profit (E) [C-D]	15,117	181,400	221,250	263,063
Investment Payback		60,000	60,000	60,000

Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	181,400	221,250	263,063
1.3	Depreciation (Non cash item)	10,000	10,000	10,000
1.4	Opening Balance of Cash Surplus		131,400	302,650
	Total Cash Inflow	341,400	362,650	575,713
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	131,400	302,650	515,713

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:06
Experience & Skill : 10 Years
Quality medicine & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





























JKU

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ইউরিয়া সার

শ্রুতকালকঃ সিটি

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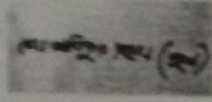




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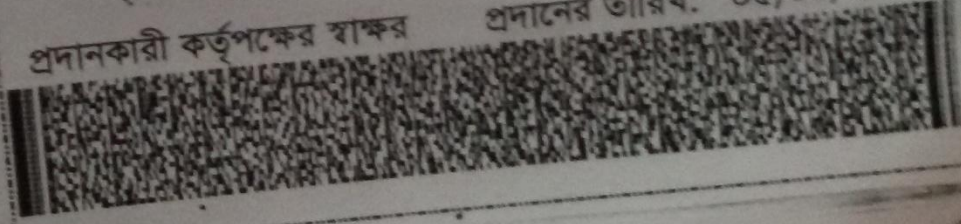
নাম: মোঃ আতিকুর রহমান (বকুল)
 Name: MD. ATIQR RAHMAN (BAKUL)
 পিতা: আব্দুল আজিজ
 মাতা: মোছাঃ আবলিমা খাতুন
 Date of Birth: 21 Apr 1981
 ID NO: 931232374810



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
 ঠিকানা: বাসা/হোল্ডিং: এইচ- ১০২০, গ্রাম/রাস্তা: দেলদুয়ার দক্ষিণ বাজার,
 দেলদুয়ার, ডাকঘর: দেলদুয়ার - ১৯১০, দেলদুয়ার, টাঙ্গাইল

স্বাক্ষর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৫/০৪/২০০৮



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মর্চিন কার্ড
 ০৫/০৪/২০০৮

regular customers.
 location of shop:
 are demand in the

PPORTUNIT

and experience

quality goods & ser

perience & Skill :

employment: Self

TRENGTH

FAMILY PICTURE

